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Formed in the State of PA
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ATTORNEY FOR MOVANT: BMW BANK OF NORTH AMERICA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
CAMDEN DIVISION**

IN RE:	§	CASE NO. 18-32439-JNP
	§	
TAKIDIA T. LIGON	§	CHAPTER 13
a/k/a TAKIDIA T JENNINGS, Debtor	§	

CERTIFICATION IN SUPPORT OF MOTION

The undersigned, a duly authorized representative for BMW Bank of North America, does hereby certify that:

1. I am employed as a Bankruptcy Specialist by BMW Financial Services NA, LLC service provider for BMW Bank of North America ("Movant"), a Utah industrial bank and a wholly owned subsidiary of BMW Financial Services NA, LLC and am familiar with the account which the Movant maintains for the Debtor Takidia T. Ligon, and I am authorized to make this Certification.
2. On or about August 14, 2015, Debtor Takidia T. Ligon entered into a Retail Installment Sales Contract ("Contract") involving a loan in the amount of \$27,822.65 for the purchase of a 2011 BMW 3 Series Sedan 4D 328xi AWD.
3. The vehicle secured by the Contract has V.I.N. WBAPK5G59BNN27089. See copy of Contract attached hereto and marked as Exhibit "A".
4. The Movant is the assignee of the Contract.
5. The Movant is the only lien holder of record with regard to the vehicle. See copy of the Certificate of Title attached hereto and marked as Exhibit "B".

6. The above-described vehicle is encumbered by a lien in favor of the Movant; the account has a payoff in the amount of \$10,764.08, plus other appropriate charges through November 05, 2019, though subject to change. The regular monthly payment is \$378.79 at an interest rate of 0.900%.
7. Pursuant to the provisions of the Contract, the Debtor Takidia T. Ligon has defaulted by failing to make payments and Movant is entitled to possession of the vehicle as a result of the default.


a. Contract Date:	August 14, 2015
b. Date of Last Payment:	December 28, 2018
c. Amount of Last Payment:	\$200.00
d. Last Payment Applied to Date:	May - Part. June 2019
e. Payment Amount:	\$378.79
f. Balance as of November 05, 2019:	\$10,764.08
g. Pre-Petition Arrears:	\$0.00
h. Post-Petition Arrears:	\$10,764.08
i. Other Fees and Charges	\$0.00
j. Attorney's Fees and Costs:	\$0.00
TOTAL POST-PETITION DELINQUENCY	\$10,764.08

8. The Eastern Edition of N.A.D.A. Official Used Car Guide indicates and adjusted retail value of \$8,450.00. See copy of N.A.D.A. report and marked as Exhibit "C".

I CERTIFY THAT THE FOREGOING STATEMENTS MADE BY ME ARE TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE. I AM AWARE IF ANY OF THE FOREGOING STATEMENTS MADE BY ME ARE WILLFULLY FALSE, I AM SUBJECT TO PUNISHMENT.

DATED:

11-6-2019



Signature



Bankruptcy Specialist